

Bank of America



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Houston, TX 77252-2518

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STUDIO CITY CA 91604-3546

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FIRST CLASS



95-16-2481NSB 09-2003

## **Making banking better.**

Bank of America's Online Banking service is the most convenient way to take control of your finances. Use it to:

- Check account balances
- View specific transactions
- Transfer funds
- Pay bills from your checking account

Best of all, enroll today and it's free!\*

Get started now at: [www.bankofamerica.com](http://www.bankofamerica.com)

\*In Oregon, customer is responsible for initial purchase and installation of Quicken® software.

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Houston, TX 77252-2518



**Bank of America**

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Enroll in **Online Banking** and  
spend this time looking through a  
window with a much better view.



95-16-2481NSB 09-2003

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Bank of America's Online Banking service is the most convenient way to take control of your finances. Use it to:

- Check account balances
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Best of all, enroll today and it's free!\*

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\*In Oregon, customer is responsible for initial purchase and installation of Quicken® software.



2147 P  
E 0-2

# **Your Bank of America Business Checking Statement**

**Statement Period:**  
December 12, 2003 through  
January 12, 2004

**Account Number:** 21475-06858

**At Your Service**  
Call: 818.994.8200  
Online: [www.bankofamerica.com](http://www.bankofamerica.com)

**Written Inquiries**  
Bank of America  
Topanga Canyon-Ventura  
PO Box 37176  
San Francisco, CA 94137-0001

Our free Online Banking service allows you to check account balances, transfer funds, pay bills and more. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

Customer since 2002  
Bank of America appreciates your  
business and we enjoy serving you.

## ☐ **Summary of Your Business Checking Account**

Beginning Balance on 12/12/03	\$703.85
Total Checks, Withdrawals, Transfers, Account Fees	- 81.66
Service Charge	- 12.00
<b>Ending Balance</b>	<b>\$610.19</b>

Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

## ☐ **Important Information About Your Account**

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

## ☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
12/15	Check Card Purchase on 12/13 (Card #254705593), Bondware Inc Renderosit 615-333-7775 TN Ref #24210733347018001678271		\$ 20.00		\$683.85
12/22	Check Card Purchase on 12/19 (Card #254705593), Go Daddy Software Inc 480-505-8855 AZ Ref #24266963355980086829431		\$ 3.95		\$679.90
01/09	Check Card Purchase on 01/08 (Card #254705593), Bondware Inc Renderosit 615-333-7775 TN Ref #24210734008018001756471		\$ 37.76		\$642.14
01/12	Monthly Service Charge		\$ 12.00		

Continued on next page  
0204068.001.T10

California

Page 1 of 2



SUBTOTAL = \$

**YOUR CURRENT CHECKBOOK BALANCE = \$**

## IMPORTANT DEPOSIT ACCOUNT INFORMATION



KATHY GOLD  
ROMANCE IN YOUR LIFE

Statement Period: December 12, 2003  
through January 12, 2004  
Account Number: 21475-06858

☐ **Account Activity** Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
01/12	Check Card Purchase on 01/08 (Card #254705593), Arundel*ibillcs.Com 800-3073558 MD Ref #24478234009473297934042		19.95		\$610.19

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information.  
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement.....\$610.19
- **Subtract** the monthly service charge from your checkbook register..... 12.00



**YOUR CURRENT CHECKBOOK BALANCE = \$**



## Five ways to get a **0% INTRO APR<sup>1</sup>** for 6 billing cycles on new purchases and balance transfers.

With the choice of five credit cards, there's no question you'll find one that's right for your business. Use it to have more control over your accounts and more confidence in your expenses. There's a reason so many small businesses bank with Bank of America.



### **Classic Visa® Business Card**

- Credit line up to \$50,000
- No annual fee
- Monthly billing options (individual or company)
- Pre-set employee credit limits
- Liability waiver up to \$15,000<sup>2</sup>



### **US Airways® Dividend Miles® Visa Business Card**

- 5,000 Bonus Miles after 1st purchase
- One mile for every \$1 in net purchases; Double miles for US Airways purchases<sup>5</sup>
- 1 free US Airways Club® pass each year
- 10% discount off each purchase of Dividend Incentives



### **Platinum Visa Business Card with Rewards**

- Credit line up to \$50,000
- 2,000 Bonus Points after 1st purchase
- 1 point for every dollar in purchases<sup>3</sup>
- Concierge service
- Extended warranty protection
- Purchase Security<sup>4</sup>



### **Alaska Airlines Visa Business Card**

- 5,000 Bonus Miles after 1st purchase
- One mile for every \$1 in net purchases; Double miles for Alaska Airlines or Horizon Air ticket purchases<sup>6</sup>
- 1,000 Anniversary Bonus Miles
- Apply miles to company OR employee account



### **America West FlightFund® Visa Business Card**

- 5,000 Bonus Miles after 1st purchase
- One mile for every \$1 in net purchases; Double miles for America West or America West Express airline ticket purchases<sup>8</sup>
- 1,000 Anniversary Bonus Miles and 1 free club pass each year
- Apply miles to company OR employee account

Go online at **[www.bankofamerica.com/introate](http://www.bankofamerica.com/introate)** or visit your Bank of America banking center to apply for the Bank of America Business credit card.



# Think big. Start small.

## 0% INTRO APR<sup>1</sup>



0% INTRO APR<sup>1</sup>

Think big.  
Start small.



<sup>1</sup> A low fixed Introductory Rate of 0% for Purchases and Balance Transfers applies for the first six billing cycles; thereafter, a variable Purchase and Balance Transfer APR applies, currently between 5.9% and 13.9%. The exact margin percentage will be based on Bank's review of applicant's creditworthiness, and the personal credit reports of the guarantors. If you miss two consecutive minimum payments, your Purchase, Balance Transfer and Cash Advance APR will be the Prime Rate, plus 14.99% (minimum 21.99%). Annual fee: Classic Visa® Business Card: None; Platinum Visa® Business Card with Rewards: \$60 per company; US Airways® Dividend Miles® Visa® Business Card: \$75 per company and \$15 per individual card; Alaska Airlines Visa® Business Card: company level earning plan is \$50 and \$25 per card, individual level earning plan is \$75 per card; America West FlightFund® Visa® Business Card: company mileage option is \$50 per company and \$25 per card, individual mileage option is \$75 per card. Late payment fee: \$32; Cash Advance fee: 3% of each advance (minimum \$5 to \$20) depending on the type of Advance; Balance Transfer fee: \$0; Over-the-credit-limit fee: \$32. You must maintain your account in good standing to receive the 0% Introductory APR.

<sup>2</sup> Protection does not apply where 10 or more cards are issued. Additional conditions apply. Details available upon approval.

<sup>3</sup> Subject to an annual maximum of 200,000 points.

<sup>4</sup> Certain conditions, limitations and exclusions apply. Details available upon approval of your application. Benefits subject to change without notice.

<sup>5</sup> Mileage accumulation subject to certain limitations, restrictions and exclusions and is based on the Mileage Option/Plan selected. The designated Dividend Miles account can earn up to 200,000 miles each calendar year based on the net purchases from this card.

<sup>6</sup> Mileage accumulation is subject to certain limitations and restrictions and is based on Mileage Option Plan selected. Individual Level Earning Plan cardholders can earn up to 150,000 miles each calendar year based on net purchases. Company Level Earning Plan cardholders can earn up to 200,000 miles each calendar year based on net purchases.

Some applications may require further consideration and additional information may be required. Credit is subject to approval. Normal credit standards apply. Credit cards issued by Bank of America, N.A. (USA).



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<sup>1</sup> A low fixed Introductory Rate of 0% for Purchases and Balance Transfers applies for the first six billing cycles; thereafter, a variable Purchase and Balance Transfer APR applies, currently between 5.9% and 13.9%. The exact margin percentage will be based on Bank's review of applicant's creditworthiness, and the personal credit reports of the guarantors. If you miss two consecutive minimum payments, your Purchase, Balance Transfer and Cash Advance APR will be the Prime Rate, plus 14.99% (minimum 21.99%). Annual fee: Classic Visa® Business Card: None; Platinum Visa® Business Card with Rewards: \$60 per company; US Airways® Dividend Miles® Visa® Business Card: \$75 per company and \$15 per individual card; Alaska Airlines Visa® Business Card: company level earning plan is \$50 and \$25 per card, individual level earning plan is \$75 per card; America West FlightFund® Visa® Business Card: company mileage option is \$50 per company and \$25 per card, individual mileage option is \$75 per card. Late payment fee: \$32; Cash Advance fee: 3% of each advance (minimum \$5 to \$20) depending on the type of Advance; Balance Transfer fee: \$0; Over-the-credit-limit fee: \$32. You must maintain your account in good standing to receive the 0% Introductory APR.

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Bank of America has a  
new check order process  
for Business Customers.

*Please see reverse side for details.*



Convenient  
ordering and  
competitive  
prices

At Bank of America, we appreciate your business and we're committed to helping you succeed. We've selected Clarke American as our preferred check and business accessory provider. By ordering from Clarke American Solutions for Business,<sup>®</sup> Bank of America's check and accessory provider, you'll have access to quality products, great value and the latest advancements in check security.

**Solutions for Business<sup>®</sup> offers**

- A great selection of checks, deposit tickets, security deposit bags and accessories for your business
- Patented security features added to each check to help deter fraudulent activity
- Product Experts to help make ordering easy
- Confidence that your checks are printed to meet the bank's processing standards

***The new number listed below should be used to place all business check, deposit ticket and business accessory orders. Please attach to your reorder form for future reference.***

**1.800.234.6147**



00-47-0200TEM

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Houston, TX 77252-2518



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2147 P  
E 2-2

# **Your Bank of America Business Checking Statement**

**Statement Period:**  
January 13 through February 9, 2004

**Account Number:** 21475-06858

**At Your Service**  
Call: 818.994.8200  
Online: [www.bankofamerica.com](http://www.bankofamerica.com)

**Written Inquiries**  
Bank of America  
Topanga Canyon-Ventura  
PO Box 37176  
San Francisco, CA 94137-0001



KATHY GOLD  
ROMANCE IN YOUR LIFE  
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STUDIO CITY CA 91604-3546

Our free Online Banking service allows you to check account balances, transfer funds, pay bills and more. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

Customer since 2002  
Bank of America appreciates your business and we enjoy serving you.

## ☐ **Summary of Your Business Checking Account**

Beginning Balance on 01/13/04	\$610.19	Number of checks paid	2
Total Checks, Withdrawals, Transfers, Account Fees	- 578.87	Number of 24 Hour Customer Service Calls	
Service Charge	- 12.00	Self-Service	0
Ending Balance	\$19.32	Assisted	0

## ☐ **Important Information About Your Account**

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

## ☐ **Bank of America News**

Get the Alaska Airlines Visa Business Card, the card that gives you the world with a low introductory APR on new purchases and balance transfers for your first 6 billing cycles plus 5,000 bonus miles after your first purchase. Call 1.800.360.5080 or visit [www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard) to apply.

## ☐ **Account Activity**

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
01/14	Check Card Purchase on 01/12 (Card #254705593), Daz Productions 801-495-1777 UT Ref #24765014013000003294569		\$ 67.92		\$542.27
01/21	Check Card Purchase on 01/19 (Card #254705593), Go Daddy Software Inc 480-505-8855 AZ Ref #24266964020980086825002		\$ 3.95		

Continued on next page  
0016382.001.310

California

Page 1 of 2



This Statement's Ending Balance \$

SUBTOTAL = \$

**YOUR CURRENT CHECKBOOK BALANCE = \$**

## IMPORTANT DEPOSIT ACCOUNT INFORMATION



KATHY GOLD  
ROMANCE IN YOUR LIFE

Statement Period: January 13 through February 9, 2004  
Account Number: 21475-06858

☐ **Account Activity** Continued

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
01/27	Stop Payment Orders Fee		\$ 20.00		\$538.32
01/28	Check # 1035		\$ 7.00		\$518.32
02/05	Check # 1036		\$ 480.00		\$511.32
02/09	Monthly Service Charge		\$ 12.00		\$31.32
					\$19.32

☐ **Bank of America: In Balance**

To assist you in reconciling your account, we have provided the following summary information.  
A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement .....\$19.32
- **Subtract** other account fees from your checkbook register..... 20.00
- **Subtract** the monthly service charge from your checkbook register..... 12.00



**YOUR CURRENT CHECKBOOK BALANCE = \$**



1036

## ROMANCE IN YOUR LIFE

WWW.ROMANCEINYOURLIFE.COM  
11054 VENTURA BLVD., #203  
STUDIO CITY, CA 91604

Date 2/1/0416-66  
1220Pay to the  
order ofGreg Rubin\$ 480.00Four Hundred Eighty & 00/100

Dollars

Security Features  
Included.  
Details on Back.

Bank of America.



Topanga Canyon-Ventura  
5440 Topanga Canyon Blvd  
Woodland Hills CA  
818.994.8200

For

website refundKaz Guld

MP

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1035

## ROMANCE IN YOUR LIFE

WWW.ROMANCEINYOURLIFE.COM  
11054 VENTURA BLVD., #203  
STUDIO CITY, CA 91604

Date 1/22/0416-66  
1220Pay to the  
order ofBoard of Equalization\$ 7.00Seven & 00/100

Dollars

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Included.  
Details on Back.

Bank of America.



Topanga Canyon-Ventura  
5440 Topanga Canyon Blvd  
Woodland Hills CA  
818.994.8200

For

Sales TaxKaz Guld

MP

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322271724

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02/05/04 LA, CA  
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E4775 536 00012791100  
020017533  
0400479340 02042004  
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Security Features:  
Small type in signature line appears  
as dotted line when photocopied  
Stamps or spots may appear with  
chemical alteration  
Absence of "Original Document"  
vertical on back of check

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State Board of  
Equalization  
for deposit only 10

JUN 28 2004

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E3677 575 SF, CA 4010  
01/28/04 1036000000 CA40  
1360040294

The security features listed below, as well as those  
not listed, exceed industry guidelines.

Security Features:  
Small type in signature line appears  
as dotted line when photocopied  
Stamps or spots may appear with  
chemical alteration  
Absence of "Original Document"  
vertical on back of check

\* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC



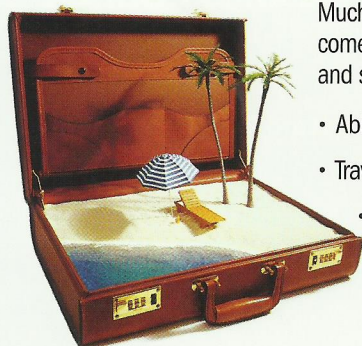


## Get the Alaska Airlines Visa® Business Card...we'll take you there

Now your hard work can pay off with Mileage Plan Miles good for award travel to destinations all over the world. Each time you put gas in the company car, purchase airline tickets, buy office supplies or entertain a client, you could be earning miles and getting closer to getting away. Apply for your card and start earning miles fast...

- **5,000 Bonus Miles** after your first purchase
- **1,000 Bonus Miles** for each anniversary you celebrate with the card
- **1 mile for every dollar spent** in net purchases<sup>2</sup>
- **Double Miles** for purchases of Alaska Airlines or Horizon Air tickets, air cargo shipments and Vacation packages<sup>2</sup>
- **A \$99 Companion Certificate** each year<sup>3</sup>
- **Award travel to over 600 worldwide destinations** on Alaska Airlines or any of its ten airline partners
- **Choose either Company or Individual Level Plans**

### 0% Introductory APR<sup>1</sup> on new purchases and balance transfers



Much more than an ordinary travel rewards card, the Alaska Airlines Visa Business Card comes with a 0% introductory APR<sup>1</sup> for 6 months and a complete package of benefits and services designed to help you manage your business:

- Ability to set individual employee spending limits
- Travel insurance up to \$500,000<sup>4</sup>
- Up to 60% off standard hotel rates with the Visa Hotel Savings program<sup>4</sup>
- Free online banking service that helps you track your business expenses and manage your account online - 24 hours a day, 7 days a week at [www.bankofamerica.com](http://www.bankofamerica.com)<sup>5</sup>



Visit [www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard), call 1.800.360.5080, or stop by your nearest banking center.

APPLY FOR THE ALASKA AIRLINES VISA BUSINESS CARD TODAY



APPLY TODAY



- 5,000 Bonus Miles after your first purchase
- Easily track business expenses
- Earn award travel fast

Get the Alaska Airlines Visa® Business Card

All work and no play?

Intro APR  
0%

Apply today for the Alaska Airlines Visa® Business Card...



Log on to  
[www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard)



Call us at 1.800.360.5080



Visit your nearest banking center

<sup>1</sup> A low fixed 0% introductory APR on Purchases and Balance Transfers applies for the first six billing cycles; thereafter, a variable Purchase and Balance Transfer APR applies, currently 13.9%. The rate is determined by adding a margin of 9.9% for Purchases and 12.9% for Cash Advances to the Prime Rate (minimum 19.99%). Annual Membership Fee: Alaska Airlines Visa® Company Mileage Option: \$50 for the Company and \$25 per card. Individual Mileage Option: \$75 per card. If you miss two consecutive minimum payments, your Purchase, Balance Transfer and Cash Advance APR will be the Prime Rate plus 14.99% (minimum 21.99%). Late payment fee: \$32. Cash Advance Fee: 3% of each advance (minimum \$5 to \$20 depending on the type of advance). Over-the-credit-limit fee: \$32. Balance Transfer Fee: \$0. The Prime Rate used to determine your APR is the rate published in The Wall Street Journal on the first day of the prior month. Credit is subject to approval. Credit Cards issued by Bank of America, N.A. (USA). The information listed above is correct as of 01/05/2004. The terms of your account, including any APR (or how an APR is calculated) are subject to change at any time. Any changes will be made in accordance with the cardholder agreement. You must maintain your account in good standing to receive the 0% introductory APR. To receive the most recent information please call 1.888.443.2273.

<sup>2</sup> Individual Level Earning Plan Cardholders earn up to 150,000 miles per Cardholder each calendar year based on net purchases. Company Level Earning Plan Cardholders earn up to 200,000 miles per Company each calendar year based on net purchases. See Alaska Airlines Miles and Awards Terms and Conditions.

<sup>3</sup> Companion certificate entitles cardholder to purchase one round trip companion ticket for \$99. Certain restrictions, conditions and exclusions apply.

<sup>4</sup> Certain restrictions, conditions and exclusions apply. Details available upon approval of your application. Benefits to change without notice.

<sup>5</sup> Internet access required.

Bank of America, N.A. (USA)

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Higher Standards



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E 0-2

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Statement Period:  
February 10 through March 12, 2004

Account Number: 21475-06858

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Customer since 2002  
Bank of America appreciates your business and we enjoy serving you.

### ☐ Summary of Your Business Checking Account

Beginning Balance on 02/10/04	\$19.32	Number of 24 Hour Customer Service Calls	
Total Checks, Withdrawals, Transfers, Account Fees	- 3.95	Self-Service	0
Service Charge	- 12.00	Assisted	0
Ending Balance	\$3.37		

### ☐ Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.

### ☐ Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
02/23	Check Card Purchase on 02/19 (Card #254705593), Godaddy Com 480-505-885 480-5058855 AZ Ref #24717054051130511994810		\$ 3.95		\$15.37
03/12	Monthly Service Charge		\$ 12.00		\$3.37

### ☐ Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information. A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement .....\$3.37
- Subtract the monthly service charge from your checkbook register..... 12.00

Continued on next page

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California

Page 1 of 2







KATHY GOLD  
ROMANCE IN YOUR LIFE

Statement Period: February 10 through March 12, 2004  
Account Number: 21475-06858

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☐ **FACTS - FDIC Insured Account Disclosure Information**

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The following changes will take effect May 4, 2004. Insufficient funds item fee (daily maximum of 5 items): If you have had 2 or fewer days with an insufficient funds occurrence during the preceding 12-month period - \$16 per item; 3 but no more than 5 days with an insufficient funds occurrence during the preceding 12-month period - \$30 per item; 6 or more days with an insufficient funds occurrence during the preceding 12-month period - \$33 per item. (You can avoid this fee by taking advantage of one of our overdraft protection plans.) Overdraft protection transfer fee from your savings account - \$10 per transfer. Please call if you have any questions about these changes or our overdraft protection plans.







Bank of America



Bank of America  
P.O. Box 2518  
Houston, TX 77252-2518

|||||  
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95-16-2481NSB 09-2003

## **Making banking better.**

Bank of America's Online Banking service is the most convenient way to take control of your finances. Use it to:

- Check account balances
- View specific transactions
- Transfer funds
- Pay bills from your checking account

**Best of all, enroll today and it's free!\***

**Get started now at: [www.bankofamerica.com](http://www.bankofamerica.com)**

\*In Oregon, customer is responsible for initial purchase and installation of Quicken® software.



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Enroll in **Online Banking** and  
spend this time looking through a  
window with a much better view.

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11054 VENTURA BLVD #203  
STUDIO CITY CA 91604-3546

## Your Bank of America Business Checking Statement

Statement Period:  
March 13 through April 13, 2004

Account Number: 21475-06858

At Your Service  
Call: 818.994.8200  
Online: [www.bankofamerica.com](http://www.bankofamerica.com)

Written Inquiries  
Bank of America  
Topanga Canyon-Ventura  
PO Box 37176  
San Francisco, CA 94137-0001

Our free Online Banking service allows you to check account balances, transfer funds, pay bills and more. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

Customer since 2002  
Bank of America appreciates your business and we enjoy serving you.

### ☐ Summary of Your Business Checking Account

Beginning Balance on 03/13/04	\$3.37	Number of 24 Hour Customer Service Calls	
Total Deposits and Credits	+ 95.00	Self-Service	0
Total Checks, Withdrawals, Transfers, Account Fees	- 77.20	Assisted	0
Service Charge	- 12.00		
Ending Balance	\$9.17		

### ☐ Important Information About Your Account

A monthly service charge was applied to your account because your balance was below the minimum balance of \$4,000 and the average balance of \$8,000. You can avoid this charge by linking other Bank of America savings plans and meeting the \$7,500 minimum combined balance or \$15,000 average combined balance requirements.



**STEP 2** List outstanding checks, withdrawals and other debits that do not appear on this statement.

**YOUR CURRENT CHECKBOOK BALANCE = \$**



KATHY GOLD  
ROMANCE IN YOUR LIFE

Statement Period: March 13 through April 13, 2004  
Account Number: 21475-06858

### ☐ Bank of America News

Great news! We've extended our cutoff time on deposits and payments until the end of business day at most CA banking centers. This applies Mon-Fri excluding holidays. For banking centers open until 7pm, the cutoff time is now 6pm. Check with your local banking center for more information. As a reminder, some deposits may be subject to holds.

If you, or someone you know, sends money to Mexico, sign up for the SafeSend Transfer Card today. You can transfer money 24/7. The money gets there in less than 6 minutes. Your family can access their funds at a RED/PLUS ATM or use the card for purchases wherever VISA is accepted. To sign up, call 1-866-723-3736 or visit your neighborhood Bank of America.

Watch the Bank of America Colonial, May 20-23, on USA and CBS, when defending champion, Kenny Perry, will compete for the \$5.3 million purse and try to become the only champion other than Ben Hogan to win back-to-back titles at the Colonial. You can also purchase your tickets online at [bankofamericacolonial.pgatour.com](http://bankofamericacolonial.pgatour.com).

EARN AWARD TRAVEL FAST - CALL 1.800.360.5080; -Earn Mileage Plan Miles for purchases your business makes, -5,000 bonus miles after your first purchase, -Low intro APR on purchases and balance transfers for 6 months. APPLY FOR THE ALASKA AIRLINES VISA(R) BUSINESS CARD TODAY.

### ☐ Account Activity

Date Posted	Description	Reference #	Debits	Credits	Daily Balance
03/19	Deposit			\$ 20.00	\$23.37
03/22	Check Card Purchase on 03/19 (Card #254705593), Go Daddy Software Inc 480-505-8855 AZ Ref #24266964081980086825255		\$ 3.95		\$19.42
03/23	Check Card Purchase on 03/22 (Card #254705593), Google *adwords 650-330-0100 CA Ref #24692164082000869693380		\$ 8.16		\$11.26
03/26	Check Card Purchase on 03/25 (Card #254705593), Google *adwords 650-330-0100 CA Ref #24692164085000080427961		\$ 33.09		- \$21.83
03/29	Deposit			\$ 50.00	- \$3.83
03/29	Insufficient Funds Fee		\$ 32.00		\$21.17
04/05	Deposit			\$ 25.00	\$9.17
04/13	Monthly Service Charge		\$ 12.00		

### ☐ Bank of America: In Balance

To assist you in reconciling your account, we have provided the following summary information. A reconciliation worksheet is printed on the reverse of this page.

- Your ending balance from this statement.....\$9.17
- Subtract insufficient funds fees from your checkbook register ..... 32.00
- Subtract the monthly service charge from your checkbook register..... 12.00



**STEP 2** List outstanding checks, withdrawals and other debits that do not appear on this statement.

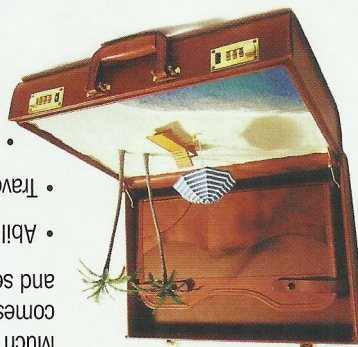
**YOUR CURRENT CHECKBOOK BALANCE = \$**



Visit [www.bankofamerica.com/alaskabusinescard](http://www.bankofamerica.com/alaskabusinescard), call 1.800.360.5080, or stop by your nearest banking center.



- Free online banking service that helps you track your business expenses and manage your account online - 24 hours a day, 7 days a week at [www.bankofamerica.com](http://www.bankofamerica.com)
  - Up to 60% off standard hotel rates with the Visa Hotel Savings program\*
  - Travel insurance up to \$500,000\*
  - Ability to set individual employee spending limits
- and services designed to help you manage your business:
- Much more than an ordinary travel rewards card, the Alaska Airlines Visa Business Card comes with a 0% introductory APR<sup>1</sup> for 6 months and a complete package of benefits



## 0% Introductory APR<sup>1</sup> on new purchases and balance transfers

- **5,000 Bonus Miles** after your first purchase
- **1,000 Bonus Miles** for each anniversary you celebrate with the card
- **1 mile for every dollar spent** in net purchases<sup>2</sup>
- **Double Miles** for purchases of Alaska Airlines or Horizon Air tickets, air cargo shipments and Vacation packages<sup>2</sup>
- **A \$99 Companion Certificate** each year<sup>3</sup>
- **Award travel to over 600 worldwide destinations** on Alaska Airlines or any of its ten airline partners
- **Choose either Company or Individual Level Plans**

Now your hard work can pay off with Mileage Plan Miles good for award travel to destinations all over the world. Each time you put gas in the company car, purchase airline tickets, buy office supplies or entertain a client, you could be earning miles and getting closer to getting away. Apply for your card and start earning miles fast...

## Get the Alaska Airlines Visa<sup>®</sup> Business Card...we'll take you there





A low fixed 0% introductory APR on Purchases and Balance Transfers applies for the first six billing cycles thereafter on a variable Purchase and Balance Transfer APR applies, currently 13.9%. The rate is determined by adding a margin of 9.9% for Purchases and 12.9% for Cash Advances to the Prime Rate (minimum 19.99%, Annual Membership Fee: Alaska Airlines Visa: Company Mileage Option: \$50 for the Company and \$25 per card. Individual Mileage Option: \$75 per card. If you miss two consecutive minimum payments, your Purchases, Balance Transfer and Cash Advance APR will be the Prime Rate plus 14.99% (minimum 21.99%). Late payment fee: \$32. Cash Advance fee: 5% of each advance (minimum \$5 to \$20 depending on the type of advance). Over-the-credit limit fee: \$32. Balance Transfer fee: \$0. The Prime Rate used to determine your APR is the rate published in *The Wall Street Journal* on the first day of the prior month. Credit is subject to approval. Credit Cards issued by Bank of America, N.A. (USA). The information listed above is correct as of 01/05/2004. The terms of your account, including any APR (or how an APR is calculated), are subject to change at any time. Any changes will be made in accordance with the cardholder agreement. You must maintain your account in good standing to receive the 0% introductory APR. To receive the most recent information please call 1.888.449.2273. Awards terms and conditions: Companion certificate entitles cardholder to purchase one round trip companion ticket for \$99. Certain restrictions, conditions and exclusions apply. Details available upon approval of your application. Benefits to change without notice. Certain restrictions, conditions and exclusions apply. Internet access required.

Visit your nearest banking center

Call us at 1.800.360.5080

Log on to  
[www.bankofamerica.com/alaskabusinesscard](http://www.bankofamerica.com/alaskabusinesscard)

## Apply today for the Alaska Airlines Visa® Business Card...

# All work and no play?

Intro 0% APR\*

### Get the Alaska Airlines Visa® Business Card

- 5,000 Bonus Miles after your first purchase
- Easily track business expenses
- Earn award travel fast



## APPLY TODAY



# Recommend our checking accounts today.

Fill out this form and pass it on, and you and your friend can each get a \$25 Visa® Gift Card.\*

At Bank of America, we offer more than an ordinary checking account. You get an account that fits your lifestyle and financial situation, with many other advantages:

- **Free, unlimited Online Banking** with Bill Pay service.<sup>1</sup>
- **Free Visa® Business Check Card** with Total Security Protection™.<sup>2</sup>
- **Free access to your money** with America's largest network of bank-owned ATMs.
- **Free personal checking** with direct deposit and no minimum balance requirement with MyAccess Checking®.
- **Access to a full range of business solutions** including payroll services, Merchant Services card processing solutions, SBA loans, lines of credit and more.<sup>3</sup>

**It's easy. Just fill this out and pass it on.**

- Refer us to a friend or family member and when he or she opens a new small business or personal checking account, you will each receive a \$25 Bank of America Visa® Gift Card.\*

**There's no limit to the referrals you can make.\***

- Once your friend becomes a customer, he or she can begin to refer friends and receive additional Gift Cards.

☐ **Yes, I'd like you to take good care of my friend, as you've taken good care of me.**

To ensure you and your friend each receive a \$25 Bank of America Visa® Gift Card, please complete this required information.

**Referring Customer's Name:**

---

**Referring Customer's Address:**

Street

---

City

---

State

Zip

---

**Referring Customer's Home Telephone Number (required):**

---

Then, ask your friend to bring this referral brochure into any neighborhood Bank of America and open a small business or personal checking account before May 31, 2004.

## **Special bonus offer for new customers\***

As a new customer, if you open a new savings account when you open your new checking account, you will receive an additional \$10 — for a total gift certificate value of \$35.



\*Offer expires on 5/31/2004 and is available at any Bank of America banking center. This brochure must be presented at the time the account is opened. To receive these offers, your friend or family member must not be a current checking or savings customer and must open a new small business or personal checking or savings account. When only a checking account is opened, you and your friend will each receive a \$25 Visa® Gift Card within 30 days of account opening. If a savings account is opened in addition to checking, a Gift Card totaling \$35 will be sent to the new customer within 30 days of accounts' opening. The \$10 savings account bonus is only available to the new customer. Gift Cards are issued by Bank of America, N.A. (USA) under a license by Visa U.S.A. Inc. Not available with any other offer. Limit 1 Gift Card incentive per new account opened. Checking/Savings offer does not apply to second checking or savings accounts. CampusEdge™ Checking for students is not eligible for this offer. New IRAs are not eligible for this offer. Fees may apply depending on how and when your Gift Card is used. Please see terms and conditions on Gift Card carrier for complete details. Any applicable taxes are the responsibility of the account holder. The minimum balance required to open a Bank of America personal checking account and receive the checking incentive is \$250. The minimum balance to open a savings account varies. Talk to an associate or see the Personal Schedule of Fees brochure for details. The minimum balance to open a business checking account and receive the Gift Card incentive is \$500. The minimum balance required to open a business savings account is \$500. In the event that the standard account minimum opening balance for the business savings account is greater than \$500, the standard account minimum opening balance applies. For interest-bearing checking accounts, the Annual Percentage Yield is .10% for any account balance. This yield is accurate as of 01/23/04. The rate may change after the account is opened. Fees could reduce earnings on the account.

<sup>†</sup>Internet access required. Oregon customers are responsible for purchasing Quicken® software. Quicken is a registered trademark of Intuit, Inc.

<sup>‡</sup>The Bank of America Business Check Card may only be available to sole proprietors in Oregon, Washington and Idaho. Please consult a Bank of America associate for further information.

<sup>§</sup>Credit subject to approval. Normal credit standards apply.

**Redemption Process for Bank of America Associates:**

**Offer Code:** RFRIB

**Contact OneCall:**

(option 3, 3) to redeem customer incentive.

[www.bankofamerica.com](http://www.bankofamerica.com)

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00-47-0224TEM 04/2004

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**Bank of America**  **Higher Standards**

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friend, and you each can  
get a \$25 Visa® Gift Card.\***

